

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOSEPH N GRAVEL
LINDA GRAVEL
Debtor(s)

Case No. 09-18335

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/20/2009.
- 2) The plan was confirmed on 10/19/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/08/2010.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,550.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,550.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,255.55
Court Costs	\$0.00
Trustee Expenses & Compensation	\$196.54
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,452.09**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALEXIAN BROTHERS MEDICAL CTR	Unsecured	2,080.00	4,277.59	4,277.59	0.00	0.00
ARLINGTON RIDGE PATHOLOGY SC	Unsecured	158.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	74.60	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Secured	3,645.00	3,193.56	3,193.56	0.00	0.00
BAC HOME LOANS SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
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BARCLAYS BANK DELAWARE	Unsecured	2,236.00	NA	NA	0.00	0.00
BEST PRACTICES INPATIENT CARE	Unsecured	691.00	NA	NA	0.00	0.00
C MOORE & CO	Unsecured	200.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	3,541.00	4,100.69	4,100.69	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	0.06	0.06	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	4,586.00	4,586.00	4,586.00	1,162.08	80.83
CARDIOVASCULAR ASSOCIATES	Unsecured	20.00	NA	NA	0.00	0.00
CONSUMER FINANCIAL SERVICE	Secured	1,095.00	1,095.00	1,095.00	845.39	9.61
DIRECT MERCHANTS BANK	Unsecured	5,645.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,485.00	9,512.31	9,512.31	0.00	0.00
ELK GROVE LAB PHYSICIANS	Unsecured	125.00	NA	NA	0.00	0.00
ELK GROVE RADIOLOGY	Unsecured	169.00	NA	NA	0.00	0.00
HSBC	Unsecured	5,645.43	NA	NA	0.00	0.00
INFECTIOUS DISEASE ASSOC	Unsecured	239.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,589.00	2,727.71	2,727.71	0.00	0.00
JUNIPER BANK	Unsecured	1,456.00	NA	NA	0.00	0.00
MEA ELK GROVE	Unsecured	886.00	NA	NA	0.00	0.00
MEDICAL CENTER ANESTHESIA	Unsecured	91.74	NA	NA	0.00	0.00
NORTHWEST RADIOLOGY ASSOC	Unsecured	1,217.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	924.00	1,848.85	1,848.85	0.00	0.00
PROFESSIONAL CARDIAC SRVS	Unsecured	41.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	19.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	600.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,193.56	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,681.00	\$2,007.47	\$90.44
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,874.56	\$2,007.47	\$90.44
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,467.21	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,452.09</u>	
Disbursements to Creditors	<u>\$2,097.91</u>	
TOTAL DISBURSEMENTS :		<u>\$3,550.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/10/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.